

FILED

APR 15 2019

CLERK U.S. BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
BY: Deputy Clerk

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Central District of California

(State)

Case number (If known):

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use **you** and **Debtor 1** to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a **joint case**—and in joint cases, these forms use **you** to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses **Debtor 1** and **Debtor 2** to distinguish between them. In joint cases, one of the spouses must report information as **Debtor 1** and the other as **Debtor 2**. The same person must be **Debtor 1** in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

##### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

La Tanya

First name

Middle name

Rivers

Last name

Suffix (Sr., Jr., II, III)

#### About Debtor 2 (Spouse Only in a Joint Case):

Patrick

First name

O'Neal

Middle name

Rivers

Last name

Suffix (Sr., Jr., II, III)

##### 2. All other names you have used in the last 8 years

Include your married or maiden names.

First name

Middle name

Last name

##### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 4 3 6 3

OR

9 xx - xx - \_\_\_\_\_

xxx - xx - 7 2 9 4

OR

9 xx - xx - \_\_\_\_\_

Debtor 1

**La Tanya and Patrick O'Neal Rivers**

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and *doing business as* names

I have not used any business names or EINs.

I have not used any business names or EINs.

**Special Affair Event Planning**

Business name

Business name

Business name

Business name

5 6 2 3 5 1 2 4 1  
EIN — — — — — — — —

EIN — — — — — — — —

EIN — — — — — — — —

EIN — — — — — — — —

**5. Where you live**

6343 Scalea Ct.

Number Street

Palmdale

City

CA

State

93552

ZIP Code

Los Angeles

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City

State

ZIP Code

Number Street

P.O. Box

City

State

ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Check one:**

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Debtor 1 La Tanya and Patrick O'Neal Rivers

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

**8. How you will pay the fee**

**I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

**I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

**I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

No

Yes. District Central District When 07/09/2010 Case number 10-bk-38332-RN  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No

Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

**11. Do you rent your residence?**

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.

Yes. Name and location of business

**Special Affair Event Planning**

Name of business, if any

831 WestPalmdale Blvd., Unit B

Number Street

Palmdale

CA

93550

State

ZIP Code

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a *small business debtor* so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No

Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

Where is the property? \_\_\_\_\_

Number Street

City

State

ZIP Code

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 La Tanya and Patrick O'Neal Rivers

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

**16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- No. Go to line 16b.  
 Yes. Go to line 17.

**16b. Are your debts primarily business debts?** Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- No. Go to line 16c.  
 Yes. Go to line 17.

**16c. State the type of debts you owe that are not consumer debts or business debts.**

**17. Are you filing under Chapter 7?**

- No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- No  
 Yes

**18. How many creditors do you estimate that you owe?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

**19. How much do you estimate your assets to be worth?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000      | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000     | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million   | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

Signature of Debtor 1

Executed on 3/23/2019  
MM / DD / YYYY

X

Signature of Debtor 2

Executed on 3/23/2019  
MM / DD / YYYY

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are  
represented by one**

**If you are not represented  
by an attorney, you do not  
need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

\_\_\_\_\_  
Signature of Attorney for Debtor

Date

\_\_\_\_\_  
MM / DD / YYYY

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Firm name

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP Code

\_\_\_\_\_  
Contact phone

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Bar number

\_\_\_\_\_  
State

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**For you if you are filing this  
bankruptcy without an  
attorney**

**If you are represented by  
an attorney, you do not  
need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No  
 Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No  
 Yes. Name of Person Alan T. Schroeder, Jr. (Bankruptcys"R"US) paid \$200.00  
Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X

Signature of Debtor 1

Date 3/23/2019  
MM / DD / YYYY

Contact phone (661) 478-1833

Cell phone (661) 478-1833

Email address \_\_\_\_\_

X

Signature of Debtor 2

Date 3/23/2019  
MM / DD / YYYY

Contact phone (661) 478-1833

Cell phone (661) 478-1833

Email address \_\_\_\_\_

**STATEMENT OF RELATED CASES**  
**INFORMATION REQUIRED BY LBR 1015-2**  
**UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

10-bk-38332-RN. Date filed: 07/09/2010. Debtor discharged: 11/23/2010. Date terminated: 12/08/2010.

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

NONE.

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

NONE.

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)

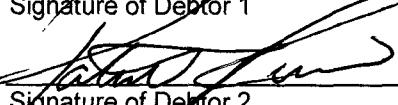
NONE.

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Quartz Hill, California

Date: 2/26/2019

  
Signature of Debtor 1

  
Signature of Debtor 2

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

Fill in this information to identify your case:		
Debtor 1	<b>La Tanya Rivers</b>	
	First Name	Middle Name
Debtor 2	<b>Patrick O'Neal Rivers</b>	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number	(If known)	

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

Your assets	
Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 400,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 80,932.00
1c. Copy line 63, Total of all property on Schedule A/B .....	\$ 480,932.00

#### Part 2: Summarize Your Liabilities

Your liabilities	
Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D .....	\$ 400,000.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 4,300.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F .....	\$ 18,800.00
	+ \$ 18,800.00
	Your total liabilities
	\$ 423,100.00

#### Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I .....	\$ 5,874.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J .....	\$ 7,467.00

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

**7. What kind of debt do you have?**

- Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 7,324.00

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.) \$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 4,300.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 87,142.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ 0.00

9g. **Total.** Add lines 9a through 9f. \$ 91,442.00

Fill in this information to identify your case and this filing:

Debtor 1	La Tanya and Patrick O'Neal Rivers	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Patrick O'Neal Rivers	
First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Central District of California		
Case number		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

###### 1.1. 6343 Scalea Court

Street address, if available, or other description

Palmdale CA 93552  
City State ZIP Code

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 400,000.00 \$ 400,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Simple Fee

Check if this is community property (see instructions)

If you own or have more than one, list here:

###### 1.2.

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

- 1.3. Street address, if available, or other description

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

County \_\_\_\_\_

**What is the property?** Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ 400,000.00

## Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

3.1. Make: Chevy

Model: Express

Year: 2000

Approximate mileage: 150000

Other information:

\_\_\_\_\_

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ 2,000.00 \$ 2,000.00

Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make: Ford

Model: Focus

Year: 2001

Approximate mileage: 170000

Other information:

\_\_\_\_\_

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ 1,500.00 \$ 1,500.00

Check if this is community property (see instructions)

Debtor 1 La Tanya and Patrick O'Neal Rivers  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

3.3. Make: Chevy  
 Model: Suburban  
 Year: 2003  
 Approximate mileage: 155000

Other information:

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ 2,500.00 \$ 2,500.00

3.4. Make: Volkswagen  
 Model: Beetle  
 Year: 2001  
 Approximate mileage: 170000

Other information:

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ 1,500.00 \$ 1,500.00

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

4.1. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** \$ 7,500.00

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.....

Household goods and furnishings

\$ 5,000.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

Electronics

\$ 3,000.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

\$

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

2 Treadmills

\$ 200.00

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

\$

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

Personal Clothes

\$ 500.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

Costume jewelry; wedding ring

\$ 1,500.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

\$

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

\$

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$ 10,200.00

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes .....

Cash: .....

\$ 15.00

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes .....

Institution name:

17.1. Checking account:	Bank of America	\$ 200.00
17.2. Checking account:	CHASE	\$ 7.00
17.3. Savings account:	.....	\$ .....
17.4. Savings account:	.....	\$ .....
17.5. Certificates of deposit:	.....	\$ .....
17.6. Other financial account:	Teachers Credit Union	\$ 0.00
17.7. Other financial account:	.....	\$ .....
17.8. Other financial account:	.....	\$ .....
17.9. Other financial account:	.....	\$ .....

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes .....

Institution or issuer name:

.....	\$ .....
.....	\$ .....
.....	\$ .....

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.....

Name of entity:	% of ownership:	
.....	%	\$ .....
.....	%	\$ .....

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.

Issuer name:

\_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan: **Kaiser 401k** \$ **50,000.00**

Pension plan: \_\_\_\_\_ \$ \_\_\_\_\_

IRA: \_\_\_\_\_ \$ \_\_\_\_\_

Retirement account: \_\_\_\_\_ \$ \_\_\_\_\_

Keogh: \_\_\_\_\_ \$ \_\_\_\_\_

Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes .....

Institution name or individual:

Electric: \_\_\_\_\_ \$ \_\_\_\_\_

Gas: \_\_\_\_\_ \$ \_\_\_\_\_

Heating oil: \_\_\_\_\_ \$ \_\_\_\_\_

Security deposit on rental unit: \_\_\_\_\_ \$ \_\_\_\_\_

Prepaid rent: \_\_\_\_\_ \$ \_\_\_\_\_

Telephone: \_\_\_\_\_ \$ \_\_\_\_\_

Water: \_\_\_\_\_ \$ \_\_\_\_\_

Rented furniture: \_\_\_\_\_ \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

No

Yes .....

Issuer name and description:

\_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No  
 Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____	\$ _____
_____	\$ _____
_____	\$ _____

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- No  
 Yes. Give specific information about them....

_____	\$ _____
-------	----------

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No  
 Yes. Give specific information about them....

_____	\$ _____
-------	----------

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No  
 Yes. Give specific information about them....

_____	\$ _____
-------	----------

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- No  
 Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Projected 2018 tax return.

Federal:	\$ 2,000.00
State:	\$ 2,000.00
Local:	\$ 0.00

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No  
 Yes. Give specific information....

_____
-------

Alimony:	\$ _____
Maintenance:	\$ _____
Support:	\$ _____
Divorce settlement:	\$ _____
Property settlement:	\$ _____

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No  
 Yes. Give specific information....

_____	\$ _____
-------	----------

Debtor 1

La Tanya and Patrick O'Neal Rivers

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company

Company name: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Surrender or refund value: \_\_\_\_\_

of each policy and list its value. ....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No

Yes. Describe each claim. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here. →**

\$ 52,232.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

No

Yes. Describe. ....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe. ....

Office equipment.

\$ 1,000.00

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No

Yes. Describe.....

Tables; chairs; jumpers; food machines; centerpieces; lines; dishes; catering sup \$ 10,000.00

**41. Inventory**

No

Yes. Describe.....

\$ \_\_\_\_\_

**42. Interests in partnerships or joint ventures**

No

Yes. Describe..... Name of entity: \_\_\_\_\_

% of ownership: \_\_\_\_\_

\$ \_\_\_\_\_  
 \_\_\_\_\_ % \$ \_\_\_\_\_  
 \_\_\_\_\_ % \$ \_\_\_\_\_  
 \_\_\_\_\_ % \$ \_\_\_\_\_

**43. Customer lists, mailing lists, or other compilations**

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.....

\$ \_\_\_\_\_

**44. Any business-related property you did not already list**

No

Yes. Give specific information .....

\$ \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached  
for Part 5. Write that number here** →

\$ 11,000.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.**

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

**Current value of the  
portion you own?**

Do not deduct secured claims  
or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

No

Yes .....

\$ \_\_\_\_\_

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**48. Crops—either growing or harvested**

- No  
 Yes. Give specific information.....

\$ \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- No  
 Yes.....

\$ \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

- No  
 Yes.....

\$ \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

- No  
 Yes. Give specific information.....

\$ \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** → \$ 0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information.....

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**54. Add the dollar value of all of your entries from Part 7. Write that number here** → \$ 0.00

**Part 8: List the Totals of Each Part of this Form**

**55. Part 1: Total real estate, line 2** → \$ 400,000.00

**56. Part 2: Total vehicles, line 5** \$ 7,500.00

**57. Part 3: Total personal and household items, line 15** \$ 10,200.00

**58. Part 4: Total financial assets, line 36** \$ 52,232.00

**59. Part 5: Total business-related property, line 45** \$ 11,000.00

**60. Part 6: Total farm- and fishing-related property, line 52** \$ 0.00

**61. Part 7: Total other property not listed, line 54** +\$ 0.00

**62. Total personal property. Add lines 56 through 61.** \$ 80,932.00 Copy personal property total → +\$ 80,932.00

**63. Total of all property on Schedule A/B. Add line 55 + line 62.** \$ 480,932.00

Fill in this information to identify your case:

Debtor 1	La Tanya and Patrick O'Neal Rivers	
	First Name	Middle Name
Debtor 2	Patrick O'Neal Rivers	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known)		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: <i>Schedule A/B</i> : <u>6343 Scalea Court</u>	\$ <u>400,000.00</u>	<input checked="" type="checkbox"/> \$ <u>1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
Line from <i>Schedule A/B</i> : <u>1.1</u>			
Brief description: <i>Schedule A/B</i> : <u>2000 Chevy Express</u>	\$ <u>2,000.00</u>	<input type="checkbox"/> \$ <u></u> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)
Line from <i>Schedule A/B</i> : <u>3.1</u>			
Brief description: <i>Schedule A/B</i> : <u>2001 Ford Focus</u>	\$ <u>1,500.00</u>	<input type="checkbox"/> \$ <u></u> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2) C.C.P. § 703.140(b)(5)
Line from <i>Schedule A/B</i> : <u>3.2</u>			

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Debtor 1 **La Tanya and Patrick O'Neal Rivers**

Case number (if known) \_\_\_\_\_

**Part 2: Additional Page**

<b>Brief description of the property and line on Schedule A/B that lists this property</b>	<b>Current value of the portion you own</b>	<b>Amount of the exemption you claim</b>	<b>Specific laws that allow exemption</b>
		<i>Copy the value from Schedule A/B</i>	<i>Check only one box for each exemption</i>
<b>Brief description:</b> <u>2018 Tax Refunds</u>	<u>\$ 2,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
<b>Line from Schedule A/B:</b> <u>28</u>			
<b>Brief description:</b> <u>Office Equip.</u>	<u>\$ 1,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
<b>Line from Schedule A/B:</b> <u>39</u>			
<b>Brief description:</b> <u>Mach./Equip/</u>	<u>\$ 10,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 703.140(b)(5)</u>
<b>Line from Schedule A/B:</b> <u>40</u>			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			
<b>Brief description:</b> _____	<u>\$ _____</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>Line from Schedule A/B:</b> _____			

Fill in this information to identify your case:

Debtor 1	La Tanya and Patrick O'Neal Rivers	
	First Name	Middle Name
Debtor 2	Patrick O'Neal Rivers	
(Spouse, if filing)	First Name	Middle Name
		Last Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known) _____		

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
\$ 400,000.00	\$ 400,000.00	\$ 0.00

2.1 SELECT PORTFOLIO SER

Creditor's Name  
3815 Southwest Temple St.  
Number Street

Describe the property that secures the claim:

6343 Scalea Court  
Palmdale, CA 93552

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Date debt was incurred 03/01/2005

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number 7 2 9 1

2.2

Describe the property that secures the claim:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Date debt was incurred

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here: \$ 400,000.00

Fill in this information to identify your case:

Debtor 1	La Tanya Rivers	
	First Name	Middle Name
Debtor 2	Patrick O'Neal Rivers	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known)		<input type="checkbox"/> Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1	IRS	Priority Creditor's Name	Last 4 digits of account number	\$ 1,500.00	\$ 1,500.00	\$ 0.00
	2525 Capitol St	Number Street	When was the debt incurred?	12/31/2017		
	Fresno	City State ZIP Code	As of the date you file, the claim is: Check all that apply			
	CA 93721		<input type="checkbox"/> Contingent			
			<input checked="" type="checkbox"/> Unliquidated			
			<input type="checkbox"/> Disputed			
			Type of PRIORITY unsecured claim:			
			<input type="checkbox"/> Domestic support obligations			
			<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government			
			<input type="checkbox"/> Claims for death or personal injury while you were intoxicated			
			<input type="checkbox"/> Other. Specify _____			
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
<input checked="" type="checkbox"/> Check if this claim is for a community debt						
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					

2.2	IRS	Priority Creditor's Name	Last 4 digits of account number	\$ 2,800.00	\$ 2,800.00	\$ 0.00
	2525 Capitol St	Number Street	When was the debt incurred?	12/31/2008		
	Fresno	City State ZIP Code	As of the date you file, the claim is: Check all that apply			
	CA 93721		<input type="checkbox"/> Contingent			
			<input checked="" type="checkbox"/> Unliquidated			
			<input type="checkbox"/> Disputed			
			Type of PRIORITY unsecured claim:			
			<input type="checkbox"/> Domestic support obligations			
			<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government			
			<input type="checkbox"/> Claims for death or personal injury while you were intoxicated			
			<input type="checkbox"/> Other. Specify _____			
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
<input checked="" type="checkbox"/> Check if this claim is for a community debt						
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					

Debtor 1

La Tanya Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.**

4.1	<p><b>NelNet Loan Servicing</b>            Nonpriority Creditor's Name  <b>3015 S. Parker Rd., Ste. 425</b>            Number Street  <b>Aurora CO 80014</b>            City State ZIP Code</p>	<b>Total claim</b>  Last 4 digits of account number _____ \$ <b>87,142.00</b>  When was the debt incurred? <b>01/01/2005</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input checked="" type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input type="checkbox"/> Other. Specify _____</p>		
4.2	<p><b>FIRST SAVINGS CREDIT</b>            Nonpriority Creditor's Name  <b>500 E 60TH ST N, ATTN: Credit Manager</b>            Number Street  <b>Sioux Falls SD 57104</b>            City State ZIP Code</p>	 Last 4 digits of account number <b>5 0 9 6</b> \$ <b>600.00</b>  When was the debt incurred? <b>09/01/2014</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b></p>		
4.3	<p><b>SYNCB/SAMS CLUB</b>            Nonpriority Creditor's Name  <b>4125 WINDWARD PLAZA</b>            Number Street  <b>ALPHARETTA GA 30005</b>            City State ZIP Code</p>	 Last 4 digits of account number <b>9 9 2 2</b> \$ <b>600.00</b>  When was the debt incurred? <b>07/01/2014</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b></p>		

Debtor 1 La Tanya Rivers  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

**4.4** SYNCB/SAMS CLUB  
Nonpriority Creditor's Name  
4125 WINDWARD PLAZA  
Number Street  
ALPHARETTA GA 30005  
City State ZIP Code

Last 4 digits of account number 9 9 2 1 \$ 700.00

When was the debt incurred? 07/01/2014

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

**4.5** Capital One Bank USA  
Nonpriority Creditor's Name  
PO Box 85015  
Number Street  
Richmond VA 23285  
City State ZIP Code

Last 4 digits of account number 8 7 2 1 \$ 5,000.00

When was the debt incurred? 06/01/2014

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

**4.6** Cavalry Portfolio Services  
Nonpriority Creditor's Name  
500 Summit Lake Dr., Ste. 4A  
Number Street  
Valhalla NY 10595  
City State ZIP Code

Last 4 digits of account number 2 0 8 6 \$ 4,000.00

When was the debt incurred? 03/01/2018

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

Debtor 1 La Tanya Rivers  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

**4.7** SYNCB/Guitar Center  
Nonpriority Creditor's Name  
PO Box 965036  
Number Street  
Orlando FL 32896  
City State ZIP Code

Last 4 digits of account number 0 5 5 4 \$ 5,000.00

When was the debt incurred? 07/01/2013

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

**4.8** SYNCB/WALMART  
Nonpriority Creditor's Name  
4125 Windward Plaza  
Number Street  
Alpharetta GA 30005  
City State ZIP Code

Last 4 digits of account number 4 0 6 5

\$ 1,200.00

When was the debt incurred? 10/01/2013

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

**4.9** FIRST PREMIER BANK  
Nonpriority Creditor's Name  
3820 N LOUISE AVE  
Number Street  
Sioux Falls SD 57107  
City State ZIP Code

Last 4 digits of account number 4 9 3 2

\$ 1,000.00

When was the debt incurred? 09/01/2014

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Debtor 1

La Tanya Rivers

First Name Middle Name

Last Name

Case number (if known)

## Part 2:

## Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

5.0

CCS/First Savings Bank

Nonpriority Creditor's Name

500 E 60th St. N ATTN: Credit Manager

Number Street

Sioux Falls

SD

57104

City

State

ZIP Code

Last 4 digits of account number 0 4 9 2

\$ 100.00

When was the debt incurred? 09/01/2014

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

5.1

CREDIT ONE BANK NA

Nonpriority Creditor's Name

6801 S. Cimarron Rd.

Number Street

Las Vegas

NV

89113

City

State

ZIP Code

Last 4 digits of account number 0 4 1 6

\$ 400.00

When was the debt incurred? 08/01/2018

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

5.2

COMMERCIAL TRADE INC

Nonpriority Creditor's Name

PO BOX 10389

Number Street

BAKERSFIELD

CA

93389

City

State

ZIP Code

Last 4 digits of account number 3 6 7 5

\$ 200.00

When was the debt incurred? 12/01/2016

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Pest Control Bill.

Debtor 1

La Tanya Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

LVNV Funding LLC

Name

625 Pilot Rd., Ste. 2/3

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Las Vegas

NV

89119

City

State

ZIP Code

Last 4 digits of account number 9 0 9 8

Cavalry SPV 1, LLC

Name

500 Summit Lake Dr Ste. 400

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Valhalla, NY

10595

City

State

ZIP Code

Last 4 digits of account number 7 3 4 3

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code

Debtor 1

La Tanya Rivers

First Name Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.  
Add the amounts for each type of unsecured claim.

**Total claims from Part 1**

6a. Domestic support obligations	6a. \$ <u>0.00</u>
6b. Taxes and certain other debts you owe the government	6b. \$ <u>4,300.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ <u>0.00</u>

6e. **Total.** Add lines 6a through 6d.**Total claim**

6e. \$ <u>4,300.00</u>
------------------------

**Total claims from Part 2**

6f. Student loans	6f. \$ <u>87,142.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ <u>18,800.00</u>

6j. **Total.** Add lines 6f through 6i.**Total claim**

6j. \$ <u>105,942.00</u>
--------------------------

Fill in this information to identify your case:

Debtor	La Ranya Rivers and Patrick O'Neal Rivers		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	Patrick O'Neal Rivers		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Central District of California			
Case number (If known) _____			

Check if this is an  
amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
2.1.	Millenium Flooring Name 831 W. Palmdale Blvd. Number Street Palmdale CA 93550 City State ZIP Code			Commercial property in support of business. 831 W. Palmdale Blvd., Unit B, Palmdale, CA 93550
2.2.	Name Number Street City State ZIP Code			
2.3.	Name Number Street City State ZIP Code			
2.4.	Name Number Street City State ZIP Code			
2.5.	Name Number Street City State ZIP Code			

Fill in this information to identify your case:

Debtor 1	La Tanya Rivers	
	First Name	Middle Name
Debtor 2	Patrick O'Neal Rivers	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known)		

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No  
 Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

3.1

Name

Number Street

City State ZIP Code

3.2

Name

Number Street

City State ZIP Code

3.3

Name

Number Street

City State ZIP Code

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	La Tanya Rivers	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Patrick O'Neal Rivers	
	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known) _____		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
 MM / DD / YYYY

Official Form 106I

12/15

## Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

- Employed  
 Not employed

- Employed  
 Not employed

Occupation

Shuttle Driver

Supervisor

Employer's name

EDS

Kaiser Permanente

Employer's address

400 Galleria Pkwy. SE  
Number Street  
Ste. 1820

6041 Cadillac Ave.  
Number Street

Atlanta GA 30339  
City State ZIP Code

Los Angeles CA 90034  
City State ZIP Code

How long employed there? 2 years

30 years

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or  
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 1,000.00 \$ 6,324.00

3. Estimate and list monthly overtime pay.

3. + \$ 0.00 + \$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4. \$ 1,000.00 \$ 6,324.00

Debtor 1 **La Tanya Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
<b>Copy line 4 here.....</b>	→ 4. \$ 1,000.00	\$ 6,324.00
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ 150.00	\$ 2,000.00
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ 0.00	\$ 0.00
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ 0.00	\$ 0.00
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ 0.00	\$ 0.00
5e. <b>Insurance</b>	5e. \$ 0.00	\$ 0.00
5f. <b>Domestic support obligations</b>	5f. \$ 0.00	\$ 0.00
5g. <b>Union dues</b>	5g. \$ 0.00	\$ 0.00
5h. <b>Other deductions. Specify:</b> _____	5h. + \$ 0.00	+ \$ 0.00
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ 0.00
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 850.00	\$ 4,324.00
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 700.00	\$ 0.00
8b. <b>Interest and dividends</b>	8b. \$ 0.00	\$ 0.00
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. <b>Unemployment compensation</b>	8d. \$ 0.00	\$ 0.00
8e. <b>Social Security</b>	8e. \$ 0.00	\$ 0.00
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. <b>Pension or retirement income</b>	8g. \$ 0.00	\$ 0.00
8h. <b>Other monthly income. Specify:</b> _____	8h. + \$ 0.00	+ \$ 0.00
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 700.00	\$ 0.00
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,550.00	+ \$ 4,324.00 = \$ 5,874.00
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 5,874.00	Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	<b>La Tanya Rivers</b>	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	<b>Patrick O'Neal Rivers</b>	
	First Name	Middle Name
United States Bankruptcy Court for the Central District of California		
Case number (If known)		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.		Niece	5	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Daughter	27	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Son	23	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Son	18	<input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

Your expenses	
4.	\$ 2,200.00
4a.	\$ 0.00
4b.	\$ 0.00
4c.	\$ 0.00
4d.	\$ 0.00

Debtor 1 **La Tanya Rivers**  
 First Name **La** Middle Name **Tanya** Last Name **Rivers**

Case number (if known) \_\_\_\_\_

<b>Your expenses</b>	
5. Additional mortgage payments for your residence, such as home equity loans	5. \$ <u>0.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>230.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>200.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>700.00</u>
6d. Other. Specify: <u>Security System</u>	6d. \$ <u>45.00</u>
7. Food and housekeeping supplies	7. \$ <u>750.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>100.00</u>
10. Personal care products and services	10. \$ <u>150.00</u>
11. Medical and dental expenses	11. \$ <u>40.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>600.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>150.00</u>
14. Charitable contributions and religious donations	14. \$ <u>120.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>92.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>300.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>IRS</u>	16. \$ <u>215.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Progressive (Select Furniture)</u>	17c. \$ <u>800.00</u>
17d. Other. Specify: <u>Business commercial property lease</u>	17d. \$ <u>775.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

Debtor 1 **La Tanya Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

21. Other. Specify: Gardener and Pool Service

21. +\$ 100.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 7,467.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 7,467.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 5,874.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 7,467.00

23c. Subtract your monthly expenses from your monthly income.

23c. \$ 0.00

The result is your *monthly net income*.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	<b>La Tanya Rivers</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Patrick O'Neal Rivers</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>Central District of California</b>			
Case number (if known) _____			

Check if this is an  
amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

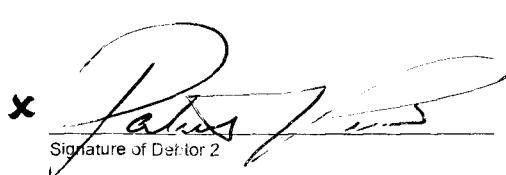
No

Yes. Name of person Alan T. Schroeder, Jr. (Bankruptcys "R" US). Attach *Bankruptcy Petitioner Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.



Signature of Debtor 1



Signature of Debtor 2

Date 03/23/2019  
MM / DD / YYYY

Date 03/23/2019  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	La Tanya and Patrick O'Neal Rivers	
	First Name	Middle Name
Debtor 2	Patrick O'Neal Rivers	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known)		

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

- Married  
 Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

- No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
Number Street	From _____ To _____	Number Street	From _____ To _____
City State ZIP Code	Same as Debtor 1	City State ZIP Code	Same as Debtor 1
Number Street	From _____ To _____	Number Street	From _____ To _____
City State ZIP Code	Same as Debtor 1	City State ZIP Code	Same as Debtor 1

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2: Explain the Sources of Your Income

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

**From January 1 of current year until the date you filed for bankruptcy:**

**For last calendar year:**

(January 1 to December 31, 2018) YYYY

**For the calendar year before that:**

(January 1 to December 31, 2017) YYYY

Debtor 1	Debtor 2
<b>Sources of income</b> Check all that apply.	<b>Sources of income</b> Check all that apply.
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips
<input type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips
<input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips
<input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Operating a business
\$ 3,000.00	\$ 10,000.00
\$ 20,000.00	\$ 60,000.00
\$ 20,000.00	\$ 60,000.00

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

**From January 1 of current year until the date you filed for bankruptcy:**

**For last calendar year:**

(January 1 to December 31, \_\_\_\_\_) YYYY

**For the calendar year before that:**

(January 1 to December 31, \_\_\_\_\_) YYYY

Debtor 1	Debtor 2
<b>Sources of income</b> Describe below.	<b>Sources of income</b> Describe below.
<b>Gross income from each source</b> (before deductions and exclusions)	<b>Gross Income from each source</b> (before deductions and exclusions)
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

Debtor 1 La Tanya and Patrick O'Neal Rivers  
 First Name La Tanya Middle Name  Last Name Rivers

Case number (if known) \_\_\_\_\_

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	<b>Dates of payment</b>	<b>Total amount paid</b>	<b>Amount you still owe</b>	<b>Was this payment for...</b>
Creditor's Name	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street	_____	_____	_____	
City State ZIP Code	_____	_____	_____	
Creditor's Name	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street	_____	_____	_____	
City State ZIP Code	_____	_____	_____	
Creditor's Name	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Number Street	_____	_____	_____	
City State ZIP Code	_____	_____	_____	

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Number Street		\$ _____	\$ _____	
City State ZIP Code		\$ _____	\$ _____	
Insider's Name				
Number Street				
City State ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Number Street		\$ _____	\$ _____	
City State ZIP Code		\$ _____	\$ _____	
Insider's Name				
Number Street				
City State ZIP Code				

Debtor 1 **La Tanya and Patrick O'Neal Rivers**

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Case title Cavalry v. Rivers

Case number 19CHLC07343

Case title \_\_\_\_\_

Case number \_\_\_\_\_

**Nature of the case**

Collection

**Court or agency**

LASC - Chatsworth

Court Name

9425 Penfield Ave., Rm. 1200

Number Street

**Status of the case**

Pending

On appeal

Concluded

Chatsworth CA 91311

City State ZIP Code

Court Name

Number Street

Pending

On appeal

Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Creditor's Name \_\_\_\_\_

**Describe the property**

Date \_\_\_\_\_

**Value of the property** \$ \_\_\_\_\_

Number Street \_\_\_\_\_

**Explain what happened**

City State ZIP Code \_\_\_\_\_

**Describe the property**

Date \_\_\_\_\_

**Value of the property** \$ \_\_\_\_\_

**Explain what happened**

Creditor's Name \_\_\_\_\_

Number Street \_\_\_\_\_

**Describe the property**

Date \_\_\_\_\_

**Value of the property** \$ \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

**Explain what happened**

Number Street \_\_\_\_\_

**Describe the property**

Date \_\_\_\_\_

**Value of the property** \$ \_\_\_\_\_

**Explain what happened**

City State ZIP Code \_\_\_\_\_

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- No  
 Yes. Fill in the details.

Describe the action the creditor took		Date action was taken	Amount
Creditor's Name			
Number	Street		\$ _____
City	State	ZIP Code	Last 4 digits of account number: XXXX-_____

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- No  
 Yes

**Part 5: List Certain Gifts and Contributions**

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
Number Street			\$ _____
City State ZIP Code			
Person's relationship to you			

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
Number Street			\$ _____
City State ZIP Code			
Person's relationship to you			

Debtor 1 La Tanya and Patrick O'Neal Rivers  
First Name La Tanya Middle Name  Last Name Rivers

Case number (if known) \_\_\_\_\_

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$ _____
			\$ _____
Number Street			\$ _____
City State ZIP Code			

## Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss  Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B, Property.	Date of your loss	Value of property lost  \$ _____
--	---	-------------------	--

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- No  
 Yes. Fill in the details.

<u>Alan T. Schroeder, Jr.</u> Person Who Was Paid		<b>Description and value of any property transferred</b>	<b>Date payment or transfer was made</b>	<b>Amount of payment</b>
<u>42150 Madison Ct.</u> Number Street		\$200.00	<u>11/17/2018</u>	\$ <u>200</u>
<u>Quartz Hill</u> City		CA <u>93536</u> State      ZIP Code		\$ <u></u>
<u>Email or website address</u>				
<u>Person Who Made the Payment, if Not You</u>				

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

<b>Abacus, Inc.</b>		<b>Description and value of any property transferred</b>	<b>Date payment or transfer was made</b>	<b>Amount of payment</b>
Person Who Was Paid		\$25.00 x2 for Credit Counseling.	01/08/2019	\$ 50.00
17337 Ventura Boulevard			_____	\$ _____
Number Street			_____	\$ _____
Ste. 205			_____	\$ _____
Encino	CA	91316		
City	State	ZIP Code		
Email or website address				
Person Who Made the Payment, if Not You				

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Number Street			\$ _____
City _____	State _____ ZIP Code _____		\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Do not include gifts and transfers that you have already listed on this statement.

W No

Yes. Fill in the details.

Person Who Received Transfer	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Number Street			_____
City	State	ZIP Code	
Person's relationship to you _____			
Person Who Received Transfer			_____
Number Street			
City	State	ZIP Code	
Person's relationship to you _____			

Debtor 1 La Tanya and Patrick O'Neal Rivers  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- No  
 Yes. Fill in the details.

**Description and value of the property transferred**

**Date transfer was made**

Name of trust \_\_\_\_\_

\_\_\_\_\_

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No  
 Yes. Fill in the details.

**Last 4 digits of account number**

**Type of account or instrument**

**Date account was closed, sold, moved, or transferred**

**Last balance before closing or transfer**

Name of Financial Institution

XXXX- \_\_\_\_\_

Checking

\$ \_\_\_\_\_

Savings

Number Street

Money market

City State ZIP Code

Brokerage

Other \_\_\_\_\_

Name of Financial Institution

XXXX- \_\_\_\_\_

Checking

\$ \_\_\_\_\_

Savings

Number Street

Money market

City State ZIP Code

Brokerage

Other \_\_\_\_\_

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No  
 Yes. Fill in the details.

**Who else had access to it?**

**Describe the contents**

**Do you still have it?**

Name of Financial Institution

Name \_\_\_\_\_

No

Number Street

Number Street \_\_\_\_\_

Yes

City State ZIP Code

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No  
 Yes. Fill in the details.

Who else has or had access to it?		Describe the contents	Do you still have it?
Name of Storage Facility	Name		<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street	Number Street		
		City State ZIP Code	
City	State	ZIP Code	

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No  
 Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name		\$ _____
Number Street		
City	State	ZIP Code

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	_____
Number Street	Number Street	
City	State	ZIP Code
City	State	ZIP Code

Debtor 1 **La Tanya and Patrick O'Neal Rivers**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**25. Have you notified any governmental unit of any release of hazardous material?**

- No  
 Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
		City State ZIP Code	
City	State ZIP Code		

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- No  
 Yes. Fill in the details.

Court or agency		Nature of the case	Status of the case
Case title	Court Name		
		Number Street	
Case number	City State ZIP Code		

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Business Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Number Street	Name of accountant or bookkeeper	EIN: _____
City State ZIP Code		Dates business existed
Business Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Number Street	Name of accountant or bookkeeper	EIN: _____
City State ZIP Code		Dates business existed

Debtor 1 **La Tanya and Patrick O'Neal Rivers**

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

<b>Business Name</b>		<b>Describe the nature of the business</b>	<b>Employer Identification number</b> <b>Do not include Social Security number or ITIN.</b>
<b>Number Street</b>		<b>Name of accountant or bookkeeper</b>	<b>EIN:</b> _____
<b>City</b>	<b>State</b>	<b>ZIP Code</b>	<b>Dates business existed</b>
<b>From</b> _____ <b>To</b> _____			

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

No

Yes. Fill in the details below.

**Date issued**

**Name**

**MM / DD / YYYY**

**Number Street**

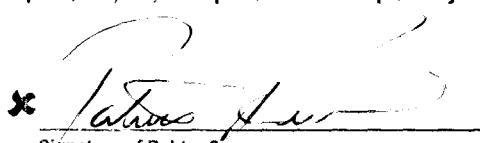
**City** \_\_\_\_\_ **State** \_\_\_\_\_ **ZIP Code** \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this **Statement of Financial Affairs** and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Date 03/23/2019

Date 03/23/2019

Did you attach additional pages to **Your Statement of Financial Affairs for Individuals Filing for Bankruptcy** (Official Form 107)?

- No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No  
 Yes. Name of person Alan T. Schroeder, Jr./Bankruptcys'R'US paid \$200. Attach the **Bankruptcy Petitioner Preparer's Notice, Declaration, and Signature** (Official Form 119).

B2800 (Form 2800) (12/15)

United States Bankruptcy Court  
Central District of California

In re La Tanya and Patrick O'Neal Rivers

Debtor

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER**

*[Must be filed with the petition if a bankruptcy petition preparer prepares the petition. 11 U.S.C. § 110(h)(2).]*

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services I have agreed to accept..... \$ 200.00

Prior to the filing of this statement I have received..... \$ 200.00

Balance Due..... \$ 0.00

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

3. The source of the compensation paid to me was:

Debtor  Other (specify) \_\_\_\_\_

4. The source of compensation to be paid to me is:

Debtor  Other (specify) NONE. Debtor(s) paid \$200.00 total and no more

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME

SOCIAL SECURITY NUMBER

Alan T. Schroeder, Jr.  
Signature \_\_\_\_\_

144-64-7419 \_\_\_\_\_

Social Security number of bankruptcy petition preparer\*

11/17/2018 \_\_\_\_\_

Date

Alan T. Schroeder, Jr./Bankruptcys 42150 Madison Ct., Quartz Hill, CA 93536

Printed name and title, if any, of \_\_\_\_\_

Address \_\_\_\_\_

Bankruptcy Petition Preparer

\* If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110).

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Fill in this information to identify the case:		
Debtor 1	<u>Ls. Tanya Rivers</u> First Name _____ Middle Name _____ Last Name _____	
Debtor 2 (Spouse, if filing)	<u>Patrick O'Neal Rivers</u> First Name _____ Middle Name _____ Last Name _____	
United States Bankruptcy Court for the: <u>Central District of California</u>		
Case number (if known)	Chapter	<u>7</u>

## Official Form 119

### **Bankruptcy Petition Preparer's Notice, Declaration, and Signature**

12/15

Bankruptcy petition preparers as defined in 11 U.S.C. § 110 must fill out this form every time they help prepare documents that are filed in the case. If more than one bankruptcy petition preparer helps with the documents, each must sign in Part 2. A bankruptcy petition preparer who does not comply with the provisions of title 11 of the United States Code and the Federal Rules of Bankruptcy Procedure may be fined, imprisoned, or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

#### **Part 1: Notice to Debtor**

Bankruptcy petition preparers must give the debtor a copy of this form and have the debtor sign it before they prepare any documents for filing or accept any compensation. A signed copy of this form must be filed with any document prepared.

Bankruptcy petition preparers are not attorneys and may not practice law or give you legal advice, including the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether filing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to keep your home, car, or other property after filing a case under the Bankruptcy Code;
- what tax consequences may arise because a case is filed under the Bankruptcy Code;
- whether any tax claims may be discharged;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement;
- how to characterize the nature of your interests in property or your debts; or
- what procedures and rights apply in a bankruptcy case.

The bankruptcy petition preparer Alan T. Schroeder, Jr.(Bankruptcys"R"US)paid \$200.00 TOTAL has notified me of  
Name  
any maximum allowable fee before preparing any document for filing or accepting any fee.

Signature of Debtor 1 acknowledging receipt of this notice

Date 11/17/2018  
MM / DD / YYYY

Signature of Debtor 2 acknowledging receipt of this notice

Date 11/17/2018  
MM / DD / YYYY

Debtor 1 La Tanya Rivers  
 First Name Middle Name Last Name

Case number (if known)

**Part 2: Declaration and Signature of the Bankruptcy Petition Preparer**

**Under penalty of perjury, I declare that:**

- I am a bankruptcy petition preparer or the officer, principal, responsible person, or partner of a bankruptcy petition preparer;
- I or my firm prepared the documents listed below and gave the debtor a copy of them and the *Notice to Debtor by Bankruptcy Petition Preparer* as required by 11 U.S.C. §§ 110(b), 110(h), and 342(b); and
- if rules or guidelines are established according to 11 U.S.C. § 110(h) setting a maximum fee for services that bankruptcy petition preparers may charge, I or my firm notified the debtor of the maximum amount before preparing any document for filing or before accepting any fee from the debtor.

Alan T. Schroeder, Jr. Owner

Printed name Title, if any

Bankruptcys"R"US (Paid \$200.00 TOTAL)

Firm name, if it applies

42150 Madison Ct.

Number Street

Quartz Hill, CA

State

ZIP Code

(661) 579-0150

Contact phone

**I or my firm prepared the documents checked below and the completed declaration is made a part of each document that I check:**  
 (Check all that apply.)

- Voluntary Petition (Form 101)
- Schedule I (Form 106I)
- Statement About Your Social Security Numbers (Form 121)
- Schedule J (Form 106J)
- Summary of Your Assets and Liabilities and Certain Statistical Information (Form 106Sum)
- Declaration About an Individual Debtor's Schedules (Form 106Dec)
- Schedule A/B (Form 106A/B)
- Statement of Financial Affairs (Form 107)
- Schedule C (Form 106C)
- Statement of Intention for Individuals Filing Under Chapter 7 (Form 108)
- Schedule D (Form 106D)
- Chapter 7 Statement of Your Current Monthly Income (Form 122A-1)
- Schedule E/F (Form 106E/F)
- Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Form 122A-1Supp)
- Schedule G (Form 106G)
- Chapter 7 Means Test Calculation (Form 122A-2)
- Schedule H (Form 106H)

- Chapter 11 Statement of Your Current Monthly Income (Form 122B)
- Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Form 122C-1)
- Chapter 13 Calculation of Your Disposable Income (Form 122C-2)
- Application to Pay Filing Fee in Installments (Form 103A)
- Application to Have Chapter 7 Filing Fee Waived (Form 103B)
- A list of names and addresses of all creditors (creditor or mailing matrix)
- Other LOCAL FORMS

Bankruptcy petition preparers must sign and give their Social Security numbers. If more than one bankruptcy petition preparer prepared the documents to which this declaration applies, the signature and Social Security number of each preparer must be provided. 11 U.S.C. § 110.

Alan T. Schroeder, Jr.  
 Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner

1 4 4 - 6 4 - 7 4 1 9  
 Social Security number of person who signed

11/17/2018  
 Date MM / DD / YYYY

Alan T. Schroeder, Jr. (Bankruptcys"R"US)=\$200.00  
 Printed name

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner

Social Security number of person who signed

Date MM / DD / YYYY

Printed name

Fill in this information to identify your case:

Debtor 1	<b>La Tanya Rivers</b>	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Patrick O'Neal Rivers</b>	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Central District of California				
Case number (if known)				

Check one box only as directed in this form and in  
Form 122A-1Supp:

1. There is no presumption of abuse.
2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

## Official Form 122A-1

### Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:
- Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 1,000.00	\$ 6,324.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents' parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions)	Debtor 1 \$ 700.00	Debtor 2 \$ 0.00
Ordinary and necessary operating expenses	- \$ 700.00	\$ 0.00
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
6. Net income from rental and other real property Gross receipts (before all deductions)	Debtor 1 \$ 0.00	Debtor 2 \$ 0.00
Ordinary and necessary operating expenses	- \$ 0.00	- \$ 0.00
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00

Debtor 1 La Tanya Rivers  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: 

For you ..... \$ 0.00  
For your spouse ..... \$ 0.00

\$ 0.00 \$ 0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00 \$ 0.00

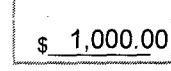
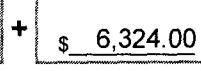
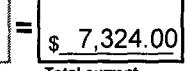
**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

\$ 0.00 \$ 0.00  
\$ 0.00 \$ 0.00  
+\$ 0.00 + \$ 0.00

Total amounts from separate pages, if any.

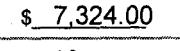
**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

 +  =   
\$ 1,000.00 + \$ 6,324.00 = \$ 7,324.00

Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

- 12a. Copy your total current monthly income from line 11. ....   \$ 7,324.00  
Multiply by 12 (the number of months in a year).  
12b. The result is your annual income for this part of the form.  12b. \$ 87,888.00

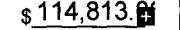
**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

 CA

Fill in the number of people in your household.

 6

Fill in the median family income for your state and size of household. ....  13. \$ 114,813.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

- 14a.  Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*. Go to Part 3.  
14b.  Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2*. Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

  
X

Signature of Debtor 1

Date 03/23/2019  
MM / DD / YYYY

  
X

Signature of Debtor 2

Date 03/23/2019  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

<p>Attorney or Party Name, Address, Telephone &amp; FAX Nos., State Bar No. &amp; Email Address</p> <p>La Tanya Rivers Patrick O'Neal Rivers 6343 Scalea Court Palmdale, CA 93552 (661)-478-1833</p>	<p>FOR COURT USE ONLY</p>
<p><input checked="" type="checkbox"/> Debtor(s) appearing without attorney <input type="checkbox"/> Attorney for Debtor</p>	<p>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION</p> <p>In re: La'Tanya Rivers and Patrick O'Neal Rivers</p> <p>CASE NO.: CHAPTER: 7</p> <p><b>VERIFICATION OF MASTER MAILING LIST OF CREDITORS</b> [LBR 1007-1(a)]</p> <p>Debtor(s).</p>

Pursuant to LBR 1007-1(a), the Debtor, or the Debtor's attorney if applicable, certifies under penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of 3 sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all responsibility for errors and omissions.

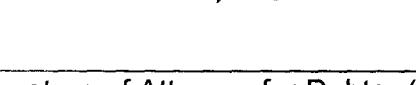
Date: 03/23/2019

  
Signature of Debtor 1

Date: 03/23/2019

  
Signature of Debtor 2 (joint debtor) (if applicable)

Date: \_\_\_\_\_

  
Signature of Attorney for Debtor (if applicable)

### Creditor Mailing List

Select Portfolio Servicing  
3815 S. West Temple, Ste. 2000  
Salt Lake City, UT 84115

IRS – Fresno Office  
2525 Capitol St.  
Fresno, CA 93721

NelNet Loan Servicing  
3015 S. Parker Rd., Ste. 425  
Aurora, CO 80014

First Savings Credit  
500 E 60th St. N  
ATTN: Credit Manager  
Sioux Falls, SD 57104

SYNCB/SAMS Club  
4125 Windward Plaza  
Alpharetta, GA 30005

Capital One Bank USA  
PO Box 85015  
Richmond, VA 23285

Cavalry Portfolio Services  
500 Summit Lake Dr., Ste. 4A  
Valhalla, NY 10595

SYNCB/Guitar Center  
PO Box 965036  
Orlando, FL 32896

LVNV Funding LLC  
625 Pilot Rd., Ste. 2/3  
Las Vegas, NV 89119

SYNCB/Walmart  
4125 Windward Plaza  
Alpharetta, GA 30005

First Premier Bank  
3820 N Louise Ave.  
Sioux Falls, SD 57107

Portfolio Recovery  
120 Corporate Blvd.  
Norfolk, VA 23502

CCS/First Savings Bank  
500 E 60th St. N  
ATTN: Credit Manager  
Sioux Falls, SD 57104

CREDIT ONE BANK NA  
6801 S. Cimarron Rd.  
Las Vegas, NV 89113

Lowe's  
P.O. Box 530914  
Atlanta, GA 30353

Citicards  
PO Box 6241  
Sioux Falls, SD 57117

Quall Cardot, LLP  
c/o Cavalry SPV 1, LLC  
205 E. River Pk. Circle  
Ste. 110  
Fresno, CA 93720

Millenium Flooring  
831 W. Palmdale Blvd.  
Palmdale, CA 93550

Fill in this information to identify your case:

Debtor 1	La Tanya Rivers	
	First Name	Middle Name
Debtor 2	Patrick O'Neal Rivers	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Central District of California		
Case number (if known)		

Check if this is an amended filing

## Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **NONE**

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: \_\_\_\_\_

Description of property securing debt:

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: \_\_\_\_\_

Creditor's name:

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: \_\_\_\_\_

Description of property securing debt:

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: \_\_\_\_\_

Creditor's name:

Debtor 1 La'Tanya Rivers  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

- Lessor's name:  No  Yes
- Description of leased property:
- Lessor's name:  No  Yes
- Description of leased property:
- Lessor's name:  No  Yes
- Description of leased property:
- Lessor's name:  No  Yes
- Description of leased property:
- Lessor's name:  No  Yes
- Description of leased property:
- Lessor's name:  No  Yes
- Description of leased property:
- Lessor's name:  No  Yes
- Description of leased property:

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.



Signature of Debtor 1

Date 2/26/2019  
MM / DD / YYYY



Signature of Debtor 2

Date 2/16/19  
MM / DD / YYYY